EXHIBIT G

PEMCO Insurance
325 Eastlake Avenue East
PO Box 778
Seattle, WA 98111-0778

PEMCO Mutual Insurance Company

HO 1169741
MARY E PERKINS-WHITE

November 12, 2010

Fair Credit Reporting Act Notice

As a PEMCO policyholder, you belong to a select group of responsible people. Because of the claims histories of those we insure, your premiums don't go toward paying for the higher risk posed by those who are likely to have more frequent claims. That's how we can provide you with outstanding service at a competitive price.

No one can know exactly what the future may bring, but by looking for patterns in our past losses we've identified risk factors that indicate the relative likelihood of future claims. Home insurance risk factors include type of home, age of home, proximity to fire protection, claims history, and insurance scores derived from information in credit reports. Those factors combine to influence the price of insurance for each individual.

We receive insurance scores from an independent company that uses information in credit reports from Equifax Information Services LLC. Your score didn't result in the lowest premium possible, but it's likely that you would pay more – perhaps much more – for your coverage than you would in the absence of insurance scoring.

Under the Fair Credit Reporting Act, you have the right to a free copy of your consumer credit report from Equifax if you ask for it within 60 days of this notice. You also have a right to dispute with Equifax the accuracy or completeness of any information in the report. Please note that because Equifax didn't determine your insurance score, it can't answer questions about the score – only the information in your consumer credit report.

You can order your report from Equifax through its secured Web site, www.equifax.com\fcra.* Equifax will then send you a personal confirmation number that confirms your identity and protects your privacy when you call or contact them via the website noted.

If your report contains incorrect information, ask Equifax to correct it. Once that's done, call PEMCO Customer Service at 1-800-467-3626, and we'll reorder your score. If the new score results in a different premium, we'll apply it retroactively for this policy year. Additionally, although your score generally remains consistent over time, you may request a new score be ordered once per year - if your score has improved, it will be applied to your policy immediately. At your next policy renewal, the most recent score will be used.

Thank you for choosing PEMCO.

*Equifax also can be contacted by mail at Equifax Information Services LLC, Disclosure Department, PO Box 740241, Atlanta, GA 30374. The telephone number is 1-800-685-1111, but the outgoing message will direct you to their website or mailing address. Once you have a copy of your report and personal confirmation number, you'll be able to call Equifax and speak with a representative.

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The following factors adversely affected your score:

Number of installment loan accounts

Your credit bureau report shows more installment loan accounts than other consumers with credit histories of similar length. Research has shown that consumers with a relatively large number of installment loan accounts appearing on their credit bureau report represent higher insurance loss risk than consumers with fewer installment loans. Therefore, avoid applying for installment loans that you do not need and pay down the balances on your existing installment loan obligations. (Note that closing your existing installment loans or paying them off in full will not necessarily make them disappear from your credit bureau report immediately.)

Number of accounts

This reason appears when your credit report shows more accounts than other consumers with credit histories of similar length. Research has shown that consumers with a relatively large number of accounts appearing on their credit bureau report represent higher insurance loss risk than consumers with fewer accounts. Therefore, avoid applying for credit you do not need, or do not intend to use.

Accounts currently or in the past delinquent

Research reveals that consumers with previous late payments are much more likely to have higher insurance loss risk in the future. The score evaluates not only the presence of previous late payments, but also how late the payments were. For example, a payment that was 90 days late correlates with greater risk than a payment that was 60 days late, if they occurred around the same time. There is no "quick" fix to raise your score if the late payment on your credit bureau report is valid. In order to improve your insurance bureau score over time, you need to pay your bills on time. The longer you pay your bills on time, the better the score. If you have late payments, get caught up on back payments and stay current. As time passes the importance of these previously late payments will gradually lessen and the score will increase - as long as you make your payments on time on all of your credit obligations, and use your available credit responsibly.

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The following factors adversely affected your score:

Proportion of revolving balances-revolving limits is too high/no revolving accts

Analysis of consumer credit behavior finds that owing a substantial balance on revolving accounts (such as credit cards and bankcards) relative to the amount of revolving credit available to you represents increased insurance loss risk. In fact, the level of revolving debt is one of the most important factors in the credit-based insurance bureau score. The score evaluates your total balances in relation to your total available credit on revolving accounts, as well as on individual revolving accounts. For a given amount of revolving credit available, a greater amount owed indicates a greater risk, and lowers the score. (For credit cards, the total outstanding balance on your last statement is generally the amount that will show in your credit bureau report. Even if you pay off your credit cards in full every month, your credit bureau report may show the last billing statement balance on those accounts.) Paying down your revolving account balances is a good sign that you are able and willing to manage and repay your debt, and this will increase your score. On the other hand, shifting balances among revolving accounts, opening up new revolving accounts, and closing down other revolving accounts will not necessarily improve your score, and could possibly decrease your score. This reason can also appear when no revolving accounts appear on the credit bureau report, or all such accounts are closed, or are no longer being reported by the lender. fact, the level of revolving debt is one of the most important factors in the credit-based insurance bureau score. The score evaluates your total balances in relation